
Housing Element

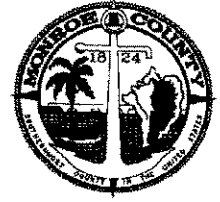


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7.0 Housing Element

7.1 Existing Housing Stock

The purpose of this element is to provide an inventory and analysis of housing issues in unincorporated Monroe County to facilitate the identification of goals, objectives and policies concerning government activities and private sector involvement in meeting current and future housing needs.

An inventory of existing housing is necessary to analyze the present housing situation in unincorporated Monroe County and to determine future housing needs. Much of the information provided in the housing inventory is based on 1990 U.S. Census data released to date. Detailed housing information from the 1990 U.S. Census is scheduled for release sometime in 1992 and will provide a basis for refined housing analysis during the plan period.

While mainland Florida accounts for 94 percent of the land mass of the County, the majority of this land is within the Everglades National Park and is under federal jurisdiction. Only 20 year-round households are located on the mainland portion of Monroe County, with virtually no demand for additional units projected, and no private lands available for development. Therefore, this element addresses the Florida Keys portion of Monroe County with data disaggregated into the following geographic areas:

- (a) Lower Keys: Stock Island to the Seven-Mile Bridge;
- (b) Middle Keys: Seven-Mile Bridge (including Pigeon Key) to Whale Harbor Bridge; and
- (c) Upper Keys: Whale Harbor Bridge to northern County line

7.1.1 Characteristics of the Existing Housing Stock

A. Type and Tenure

As shown in Table 7.1, in 1980, more than half of the unincorporated County's 23,762 year-round housing units were single-family units. Approximately 22 percent were multi-family units, and another 24 percent were mobile homes. Net increases in all categories of housing occurred between 1980 and 1990. However, between 1980 and 1990, detached single-family units declined as a percent of the total housing stock to about 48 percent. Multi-family units decreased as a percent of the total to just under 19 percent of the total stock during this period. Housing units classified as mobile homes, trailers and other increased to approximately 33 percent of the total.

Housing Construction Activity Since the 1990 Census - Residential permit activity represents the best available information for estimating the change in the housing stock since the 1990 census. As indicated in Section 2, (Future Land Use Element, page 2-31) a total of 1,593 housing units were permitted from April 1, 1990 (U.S. Census - 1990) through October 21, 1991 (plan preparation date). Permitted housing units since the 1990 Census (last decennial census) included 1,104 single-family

units, 477 multi-family units and 12 mobile home units, bringing the total estimated stock of year-round housing in unincorporated Monroe County to 34,290 units as of the date of plan preparation.

Owner occupied units dominated the County's housing market in 1990, accounting for 71.1 percent of occupied year-round housing units. Table 7.2 indicates the number of renter and owner-occupied units by general geographic location. The Upper Keys have the highest percentage of owner-occupied units (72.7 percent), although this does not vary considerably from the unincorporated area of Monroe County as a whole.

Table 7.1
Housing Units By Type Unincorporated Monroe County
1980-1990

<u>UNIT</u> <u>TYPE</u>	<u>NUMBER</u> <u>OF UNITS</u>	<u>1980</u>	<u>1990</u>	<u>PERCENT</u> <u>DIST.</u>	<u>CHANGE</u> <u>1980-1990</u>	
		<u>PERCENT</u> <u>DIST.</u>			<u>NUMBER</u> <u>OF UNITS</u>	<u>PERCENT</u> <u>DIST.</u>
Single-Family (Detached)	12,334	51.9%	14,711	45.0%	2,377	26.6%
Single-Family (Attached)	244	1.0	992	3.0	748	8.4
Duplex (2-units)	1,414	6.0	1,749	5.3	335	3.7
Multi-Family (3+ units)	3,899	16.4	4,398	13.5	499	5.6
Mobile Home/Trailer/Other	5,871	24.7	10,847	33.2	4,976	55.7
Total Year-Round Units	23,762	100.0%	32,697	100.0%	8,935	100.0%

Source: U.S. Census, 1980 and 1990; Price Waterhouse.

B. Geographic Distribution

Table 7.2 also indicates the number (10,133) of vacant housing units in the County and in each of the three subcounty areas. Seasonal housing units are included in the vacant housing inventory by U.S. Census definition.

Of the 10,133 "vacant" units, about eighty percent are considered seasonal units. In the 1986 Comprehensive Plan, it was estimated that only 3.5 percent of the rental housing stock was vacant in the conventional use of the term and 1.1 percent of the housing stock was rented or sold and awaiting occupancy. These vacancy rates represent typical rental housing vacancy rates in a healthy year-round housing market.

Table 7.2

**Housing Inventory by Occupancy Status and Tenure
Unincorporated Monroe County
1990**

HOUSING CATEGORY	LOWER KEYS			MIDDLE KEYS			UPPER KEYS			TOTAL	
	NUMBER OF UNITS	PERCENT DIST.		NUMBER OF UNITS	PERCENT DIST.		NUMBER OF UNITS	PERCENT DIST.		NUMBER UNITS	PERCENT DIST.
Occupied											
Owner	5,212	55.4%		4,322	47.1%		6,507	46.1%		16,041	49.1%
Renter	2,021	21.5		2,055	22.4		2,447	17.3		6,523	19.9
Sub-Total	7,233	76.9		6,377	69.5		8,954	63.4		22,564	69.0
Vacant											
For-Sale	203	2.2		168	1.8		360	2.5		731	2.2
For-Rent	239	2.5		398	4.3		428	3.0		1,065	3.3
Seasonal(a)	1,332	14.2		1,821	19.8		3,868	27.4		7,021	21.5
Other	394	4.2		412	4.5		510	3.6		1,316	4.0
Sub-Total	2,168	23.1		2,799	30.5		5,166	36.6		10,133	31.0
Total	9,401	100.0%		9,176	100.0%		14,120	100.0%		32,697	100.0%

(a) Includes units held for occasional and recreational use.

Source: U.S. Census, Price Waterhouse.

C. Age and Structural Condition of Housing Stock

As of 1990, approximately fifteen percent of the housing stock is estimated to be thirty or more years old (Table 7.3). This estimate is based on the 1980 Census which is the latest available decennial census providing this detailed housing information coupled with available 1990 census information regarding the total year-round housing inventory. The number of structural problems generally reflects housing conditions and usually increases with the age of the housing stock.

Definitions of substandard, deteriorating and dilapidated housing in Monroe County are presented in the following paragraphs. Substandard housing is either lacking some or all plumbing facilities (hot and cold piped water, flush toilets, no bathtub or shower) or is designated as deteriorating or dilapidated because of other structural deficiencies.

Deteriorating housing is basically sound, but in need of substantial repairs, such as, painting, roofing, replacement of siding, flooring or screens. The repairs required are more than a normal maintenance effort. These structures must have good rehabilitation potential and can be characterized by deteriorating eaves, rafters, and appurtenances.

Dilapidated housing is structurally questionable or unsound. It is in need of a major rehabilitation effort, and to be brought into compliance with minimum standards would require major work at considerable expense. These units may be unfit for human habitation and can be characterized by bad sills, joists, rafters, sagging rooflines, cracked walls, broken or missing piers, unstable foundations and unsound steps or stairs. They also may need replacement of siding, flooring studding, roof, window casings, sanitary facilities, and other related deficiencies.

Table 7.3
Distribution of Housing Units by Age
Unincorporated Monroe County
1980

Year Built	Percent of Total
1979 to March 1980	6.9%
1975 to 1978	21.5
1970 to 1974	31.1
1960 to 1969	25.6
1950 to 1959	11.5
1940 to 1949	2.0
1939 or Earlier	1.4
Total Year-Round Housing Units	100.0%
Source: U.S. Census, 1980.	

Table 7.4
Inventory of Housing by Specified Condition
Monroe County, 1990

Condition	Number of Units	Percent of Total Housing Units
Lacking Complete Plumbing for Exclusive use	678	1.5
Lacking Complete Kitchens	635	1.4
Lacking Central Heat	7,466	16.2
Overcrowded Housing	1,836	5.9

Source: U.S. Census, 1990.

According to the 1990 Census, which provides the latest available detail concerning structural conditions of housing, approximately 678 units or about 1.5 percent of Monroe County's housing stock lacked complete plumbing for exclusive use and could therefore be considered 'substandard'. Other factors such as the lack of complete kitchen facilities provided by the 1990 Census also indicate that substandard units amount to under 2 percent of the total housing inventory.

Housing conditions were addressed in a 1988 Affordable Housing Study prepared by Plantec Corporation in which Monroe County residents, including those in the incorporated areas, were surveyed. According to the Plantec Study, a large majority of residents including renters and owners reported being satisfied with their housing. A small percentage of residents surveyed reported being satisfied with their housing, but admitted there were some problems. The majority of these respondents were renters. However, less than 3 percent of all residents surveyed reported being dissatisfied with their housing." Another important housing condition is the extent of overcrowding. According to the 1990 Census, approximately 5.9 percent of the County's occupied housing units had more than 1.01 persons per room. This factor (more than 1.01 persons per room) was approximately 4 percent in owner-occupied units and approximately 8 percent in renter-occupied units.

D. Price/Rent Characteristics

The cost of housing available in Monroe County in terms of value for owner-occupied or for-sale units and rental rates for rental units is evaluated in the following paragraphs.

Owner Occupied Housing Value

The median value of specified owner-occupied units in Monroe County according to the 1990 Census was \$151,200. The compound annual rate of increase in median value during the 1980 to 1990 period was approximately 9.3 percent compared to 14.2 percent annual rate between 1970 and 1980.

Table 7.5
Distribution of Specified Owner-Occupied Housing by Value
Monroe County, 1990

<u>Housing Value</u>	<u>Number of Units</u>	<u>Percent Distribution</u>
Less than \$30,000	99	0.8%
\$30,000 to \$44,999	149	1.2
\$45,000 to \$59,999	361	3.0
\$60,000 to \$74,999	644	5.3
\$75,000 to \$99,999	1,797	14.9
\$100,000 to \$149,999	2,914	24.2
\$150,000 to \$199,999	2,346	19.5
\$200,000 or More	<u>3,749</u>	<u>31.1</u>
Total	12,059	100.0%

Median Housing Value:

1970 \$16,500

1980 \$62,200

1990 \$151,200

Note: Excluding mobile homes.

Source: U.S. Census, 1970, 1980 and 1990.

The distribution of specified owner-occupied units in Monroe County along with median value trends are shown in Table 7.5. Less than one percent of units are valued below \$30,000 according to the 1990 Census. Approximately 24 percent were valued between \$30,000 and \$100,000. As indicated in Table 7.5, approximately 75 percent of units were valued at over \$100,000.

Monthly cost of owner-occupied units - Table 7.6 presents the distribution of specified owner-occupied housing units in Monroe County by mortgage status and associated monthly cost according to the 1990 Census.

Table 7.6
Mortgage Status and Selected Monthly Owner Costs
Monroe County
1990

Status/Monthly Cost Range Units with a Mortgage	Number of Units	Percent Distribution
Less than \$200	33	0.5
\$200 - \$299	155	2.3
\$300 - \$399	189	2.9
\$400 - \$499	288	4.3
\$500 - \$599	414	6.3
\$600 - \$699	615	9.3
\$700 - \$799	553	8.4
\$800 - \$899	587	8.9
\$900 - \$999	640	9.7
\$1,000 - \$1,249	1,174	17.8
\$1,250 - \$1,499	688	10.4
\$1,500 - \$1,999	540	8.2
\$2,000 or more	730	11.0
Total with mortgages	6,606	100.0
Units Not Mortgaged		
Less than \$100	312	5.4
\$100 - \$149	560	9.8
\$150 - \$199	839	14.6
\$200 - \$249	810	14.1
\$250 - \$299	839	14.6
\$300 - \$349	690	12.0
\$350 - \$399	523	9.1
\$400 or more	1,172	20.4
Total not mortgaged	5,745	100.0

Source: U.S. Census, 1990.

Rental Rates

The best available data on rent is from the 1990 Census, which provides the distribution of units by contract rent. Contract rent is the monthly rent agreed to, or contracted for, regardless of any furnishings, utilities, or services that may be included. The distribution of specified renter-occupied units based on the 1990 Census is illustrated in Table 7.7. Approximately 23 percent of units had contract rents below \$250 per month including units with no cash rent. About 48 percent of units had contract rents exceeding \$500 per month.

Table 7.7
Distribution of Renter Occupied Units
by Contract Rent Range
1990

<u>Rent Range</u>	<u>Number of Units</u>	<u>Percent Distribution</u>
Less than \$100 (a)	2,006	16.0%
\$100 to \$199	527	4.2
\$200 to \$249	342	2.7
\$250 to \$299	339	2.7
\$300 to \$349	580	4.6
\$350 to \$399	658	5.2
\$400 to \$449	1,134	9.0
\$450 to \$499	951	7.6
\$500 to \$599	2,041	16.2
\$600 to \$699	1,518	12.1
<u>\$700 or More</u>	<u>2,482</u>	<u>19.7</u>
Total	12,578	100.0%

(a) Includes units with no cash rent.

Note: Median Rent 1990 = \$523.

Source: U.S. Census, 1990.

Rent-to-Income Ratios - According to the Department of Community Affairs (DCA), the threshold for affordable housing is a rent-to-income ratio of 30 percent. In other words, when gross monthly housing cost exceeds 30 percent of monthly household income, the household is considered to be paying too much for housing versus other essential living expenses. Table 7.8 indicates that 38.9 percent of Monroe County's renter households in 1989 had rent-to-income ratios exceeding 35 percent according to the 1990 Census. Renter households with annual incomes below \$20,000 accounted for less than 40 percent of total renter households, but represented 75 percent of households with rent-to-income ratios exceeding 35 percent.

Table 7.8
Rent-to-Income for Renter-Occupied Units
Monroe County
1989

Gross Rent as a % of Household Income	Household Income Range					Total	Percent Distribution
	Under \$10,000	\$10,000- 19,999	\$20,000- 34,999	\$35,000- 49,999	\$50,000 and over		
Less than 20%	52	134	453	731	961	2,331	21.68
20 - 24%	30	144	766	543	186	1,669	15.52
25 - 29	128	211	851	302	45	1,537	14.29
30 - 34%	81	319	474	121	34	1,029	9.57
35% or more	1,197	1,927	894	169	0	4,187	38.94
Total	1,488	2,735	3,438	1,866	1,226	10,753	100.00
Not Computed	340	361	681	233	195	1,810	

Source: U.S. Census, 1990.

7.1.2 Subsidized Housing Developments

The majority of subsidized housing in unincorporated Monroe County has been through Section 8 housing assistance programs as shown in Table 7.9. Section 8 funds are used to subsidize housing through cash vouchers in lieu of rent payments, loan assistance programs, rental rehabilitation aid, and other general assistance programs. Presently, subsidized housing in unincorporated Monroe County is limited to local administration of Federal and State funding programs by the Monroe County Housing Authority.

Eastwinds Apartments in Marathon, partially owned by the Monroe County Housing Authority, provides the County with 130 units subsidized through the federally-funded Section 8 program. The Section 8 certificate and voucher programs account for an additional 157 units located throughout the unincorporated sections of the County. The total number of units affected and their general location in unincorporated Monroe County are shown in Table 7.9.

Federal public housing grant funds for a fifty-unit public housing development in Key Largo were approved in 1990. This Monroe County Housing Authority project has received development approval from the County, but no building permit has yet been issued.

Table 7.9
Subsidized Housing Developments
Unincorporated Monroe County
1991

	Program Jurisdiction	Number of Units	Location
Section 8 New Const. Eastwinds Apartments (a)	U.S.	130	Marathon
Section 8 Housing Certificates Program Scattered Locations (a)	U.S.	25	Unincorp. County
Section 8 Housing Vouchers Program (a) Scattered Locations	U.S.	132	Unincorp. County
First time home buyer	FHFA (b)	15	Unincorp. County
Small Cities Community Development Block Grant Program (Rehabilitation)	HUD/DCA	30	Marathon
State Apartment Incentive Loan Program (SAIL)(a)	DCA/FHFA	14(c)	Big Pine Key
Farmers Home Administration Programs(Section 502 Home Loans)	FHA	130(b)	scattered

(a) Rental or may include rental.

(b) Includes Key West.

(c) Units not completed. Project in litigation.

Note: FHFA - Florida Housing Finance Authority; HUD - U.S. Dept. of Housing and Urban Development; DCA - Florida Department of County Affairs.

Source: Monroe County Housing Authority; Monroe County Planning Department.

7.1.3 Group Homes

The Department of Health and Rehabilitative Services (HRS) licenses three group homes in unincorporated Monroe County. The Green Family Home and the Richmond Home are both in Marathon and have capacities of 12 and 7, respectively. Both provide "adult congregate living facilities (ACLF)." The Florida Keys Children's Shelter in Plantation Key has a capacity of 18 and serves children, youth, and families.

Group homes are facilities which provide a living environment for unrelated residents who operate as the functional equivalent of a family, and include such supervision and care as may be necessary to

meet the physical, emotional and social needs of the residents. In addition to the HRS-licensed facilities noted above, the Mental Health Center manages a home for delinquent youths in the County and there are 31 traditional foster care homes throughout the Keys.

7.1.4 Mobile Home Parks

As of June, 1991, there are an estimated 78 mobile home parks (subdivisions), condominiums and cooperatives in unincorporated Monroe County as shown in Table 7.10. These parks provided space for 5,861 mobile homes based on an inventory compiled by the Monroe County Planning Department.

Based on the Monroe County Planning Department Inventory these mobile home subdivisions, condominiums and cooperatives contained an additional 1,650 vacant lots. The geographic distribution of facilities is also shown in Table 7.10. As shown, nearly 48 percent of all units are in the Upper Keys, 13 percent in the Middle Keys and 39 percent in the Lower Keys. In contrast, the Upper Keys contain about 35 percent of vacant lots within areas predominated by trailers, with the Lower Keys accounting for nearly 56 percent.

Table 7.10
Inventory of Mobile Home Parks (Subdivisions) and Condominiums
Unincorporated Monroe County
1991

Location (Key)	Mobile Home Park, Condo or Subdivision	# of Mobile Homes	# of Single Family Homes	# of Other Property Classes	Approximate % Vacant
Lower Keys					
Big Pine Key	B Pine K Pt E1/2 of NE1/4	30	1	11	29
Big Pine Key	B Pine K Pt SE1/4 of NE1/4	8	1	2	67
Big Coppitt	Big Coppitt Pt Lot 2 & 3	45	0	4	26
Big Coppitt	Seaside Resort Condos	149	3	0	24
East Rockland	East Rockland Key	15	8	14	12
Stock Island	Pine & Palm Trailer Park	4	0	0	75
Stock Island	Stock Island Maloney Subd	9	n/a	n/a	n/a
Stock Island	Lincoln Gardens #2	192	18	73	18
Stock Island	Lincoln Gardens #1	89	5	0	5
Stock Island	Robyn Subd.	42	1	0	8
Stock Island	Harbor Shores Condos	68	0	0	3
Geiger Key	Geiger Mobile Homes	182	13	2	7
Geiger Key	Tamarac Park	32	2	0	3
East Rockland	Rockland Hammock	22	n/a	n/a	n/a
Big Coppitt	Johnsonville	42	n/a	n/a	n/a
Big Coppitt	Gulf View	8	n/a	n/a	n/a
Big Coppitt	Porpoise Point	27	2	2	18
Big Coppitt	Gulfrest Park	26	1	0	46
Big Coppitt	Gulfrest Park, Plat 2	115	4	1	20
Saddlebunch	Bay Point Trailer Pk, Sadlb	60	5	0	25
Saddlebunch	Bay Point T.P., 1st Addn	27	1	1	31
Sugarloaf	Sugarloaf Townsite	12	n/a	n/a	n/a
Cudjoe	Venture Out	541	1	2	21
Summerland	Snug Harbor Subd.	19	n/a	n/a	n/a
Little Torch	Coral Shores Est M.H.	165	2	0	25
Little Torch	Amd Plat Ladies Acre	55	2	0	25
Big Pine Key	Pine Hammock	21	7	1	44
Big Pine Key	Darios Subd.	12	9	1	18
Big Pine Key	Sands Subd.	219	59	21	56
Big Pine Key	Grieser Subd.	15	2	0	10
Big Pine Key	Ross Haven	11	4	0	0
Big Pine Key	Big Pine Cove	19	7	1	23

Location (Key)	Mobile Home Park, Condo or Subdivision	# of Mobile Homes	# of Single Family Homes	# of Other Property Classes	Approximate % Vacant
<u>Middle Keys</u>					
Vaca	Key Vaca Pt. Govt. Lot 4	19	8	6	20
Marathon	Hog Key	10	3	11	14
Vaca	Sombrero Subd. #2	13	1	2	0
Vaca	Sombrero Subd.	12	n/a	n/a	n/a
Vaca	Harbor Isles	126	8	4	8
Marathon	Parrish Subd.	7	n/a	n/a	n/a
Marathon	Thompson & Adams	8	n/a	n/a	n/a
Marathon	Tipton's Subd., Mara	11	n/a	n/a	n/a
Vaca	The Palms	31	1	4	40
Stirrup	Stirrup Key Bight	8	n/a	n/a	n/a
Marathon	Tropicana Subd.	21	n/a	n/a	n/a
Vaca	Lida Subd.	39	13	1	14
Vaca	Lida Subd. Addn	63	8	1	9
Vaca	Gulfstream Village	17	0	2	14
Vaca	Gulfstream Village Plat 2	22	1	0	18
Marathon	Sea Crest Heights	9	5	4	25
Grassy Key	JG Estates	31	0	0	0
Long Key	Prop Line Surv Sec1	155	0	1	18
Long Key	Prop Line Surv Sec2	167	1	0	16
Long Key	Amd Pl Secs I&II	15	0	0	17
<u>Upper Keys</u>					
Key Largo	Key Largo Kampgrd & Marina	95	0	0	45
Plantation	Vacation Vil Amd&Ext	26	3	4	31
Plantation	Plantation Tropical Park	52	8	0	5
Plantation	Harris Ocean Pk Est 1st Addn	45	n/a	n/a	n/a
Key Largo	Largo Gardens	168	35	18	23
Key Largo	Key Largo Trailer Village	141	5	3	4
Key Largo	KL Trail Vil 1st Addn	275	10	1	8
Key Largo	Pamela Villa	8	n/a	n/a	n/a
Cross Key	Cross Key Waterway Est Sec1	61	7	0	7
Cross Key	Cross Key Waterway Est Sec2	78	8	6	15
Cross Key	Cross Key Waterway Est Sec3	152	11	1	12
Key Largo	Hammer Point Park	163	34	0	21
Key Largo	Hammer Point Replat	0	0	1	100
Key Largo	Hammer Point Amended Plat	5	7	0	25
Key Largo	Wynken Blynken & Nod Ests	65	10	1	6
Key Largo	LimeGroveEst, Slvr Shrs MHP	215	53	4	4
Key Largo	Rvsvd Plat Sherrill Park, KL	77	0	1	16
Key Largo	Blue Water Trailer Village	231	40	5	12
Key Largo	Blue Harbor Club Inc	14	0	0	30

Location (Key)	Mobile Home Park, Condo or Subdivision	# of Mobile Homes	# of Single Family Homes	# of Other Property Classes	Approximate % Vacant
Key Largo	Sunset Acres Resubd	64	0	1	21
Key Largo	Sexton Cove Est Resubd	239	12	4	13
Key Largo	Lake Surprise Estates	297	10	17	22
Key Largo	Bermuda Shores	55	5	1	36
Key Largo	Amd Plat of Bermuda Shores	42	0	1	10
Key Largo	The Harborage	72	0	0	13
Key Largo	Key Largo Mobile Homesites	156	4	1	4
	SUBTOTAL LOWER KEYS	2,281	158	136	26
	SUBTOTAL MIDDLE KEYS	784	49	36	34
	SUBTOTAL UPPER KEYS	2,796	262	70	16
	TOTAL UNINCORP. COUNTY	5,861	469	242	20
	UNINCORP. COUNTY AVERAGE	75	6	3	

SOURCE: Monroe County Planning Department, June, 1991

7.1.5 Historically Significant Housing

Historic housing in the Keys is most often associated with Key West which contains over 3,100 historic homes. However, historic houses notable for their simple vernacular styles are also found in unincorporated Monroe County.

A. Historic Houses Listed on the Florida Master Site File

Although the Florida Master Site File (FMSF) contains 449 listings of historic resources in unincorporated Monroe County, only 35 of the listings are historic houses or districts. The majority, 27 houses, are located in Tavernier. Two houses which are listed or eligible for listing on the National Register are discussed below. The remaining five houses listed in the FMSF are located on Key Largo. (See Table 7.11).

B. Historic Houses Listed or Eligible for Listing on the National Register

The only historically significant housing in unincorporated Monroe County listed on the National Register of Historic Places are buildings within the Pigeon Key Historic District (FMSF # 1260). The Pigeon Key camp housed workers of the Overseas railroad, bridges and highway projects until 1941. The camp was used as a retreat and recently, as marine research facility. Now owned by the County, Pigeon Key is destined to become a public cultural resource and is unlikely to be renovated for future housing uses.

Although a nomination for the Rigby House (FMSF #1256) has not been submitted to the Keeper of the National Register, this house has been determined to be eligible for listing by the State Historic Preservation Officer (SHPO).

C. Locally Designated Historically Significant Housing or Neighborhoods

Monroe County Land Development Regulation Article VIII (Sections 9.5-451 to 9.5-454) contains a procedure for designating local historic landmarks. To date, only the three longest overseas railroad bridges, the Long Key, Bahia Honda and Seven-mile Railroad Bridges, have been designated as local historical landmarks.

Although Tavernier has not been judged to be worthy of National Register Historic District designation, a study completed by the Historic Florida Keys Preservation Board concluded that a local historic district could be established. The 27 houses listed in the FMSF are within the 75-acre district surveyed. The report states that all but three of the 20 most contributory structures are residential. Therefore the County should recognize and treat Old Tavernier as a historically significant neighborhood. The general location of Tavernier's recommended local historic district is shown on the Future Land Use map series of the map atlas.

D. Potential Historically Significant Housing and Neighborhoods

The Architectural Windshield Survey of the Florida Keys (Archaeological and Historical Conservancy, Inc., 1988) provides information on architectural resources which have not been previously surveyed or evaluated and are not currently listed in the FMSF. This preliminary survey is not representative of all

potentially historically significant housing. No historical research was conducted to determine exact dates of construction or historical significance. The conclusions of the survey were based on visual inspection and a reasonable degree of historic probability. Mapped locations of the houses were not provided with the survey.

Of the 112 structures surveyed, 78 are residential including 9 structures on Pigeon Key. Only 62 residential structures are recommended for preservation. Most houses are notable for vernacular styles characteristic of the Florida Keys. Some houses surveyed are notable for a unique construction method developed after the 1935 hurricane. These houses, known as "WPA", "Hurricane" or "Red Cross" houses, are elevated, reinforced 18-inch thick concrete structures. The survey's findings and recommendations for the 53 historic houses are summarized below:

Structures Listed on the National Register and Eligible for Listing on the Local Register (Pigeon Key Historic District)	9 structures
Eligible for Listing on the National Register and Eligible for Listing on the Local Register (Rigby House)	1 structure
Hurricane Houses Potentially Eligible for National Register Thematic Listing and Local Register listing	7 structures
Individual Houses Potentially Eligible for National Register Listing and Local Register Listing	5 structures
Individual Houses Potentially Eligible for Local Register Listing Only	14 structures
Houses Potentially Eligible for Local Historic District Only	3 structures in Islamorada 18 structures on Conch Key 4 structures in Marathon
Houses Requiring Additional Data	1 structure

The survey suggests concentrations of historic houses in three potential historic districts; Islamorada, Conch Key and Marathon. Boundaries for these three areas have not been defined. Future studies should confirm boundaries of these areas and determine if they are historically significant neighborhoods worthy of preservation protection.

Table 7.11
Historic Houses Listed in the Florida Master Site File

Master Site File Number	Name	Category	Location	Ownership
<i>Historic Houses Listed or Eligible for Listing on the National Register of Historic Places</i>				
8MO1256	Rigby House (Adderly House)	Historic Structure Eligible - SHPO	Marathon	Private
8MO1260	Pigeon Key Historic District	Historic District Listed 3/16/90	Pigeon Key	County
<i>Historic Houses Listed In Tavernier</i>				
8MO01982	Parsonage	Historic Structure	148 Atlantic Circle Drive	Private
8MO01983	166 Atlantic Circle	Historic Structure	166 Atlantic Circle Drive	Private
8MO01984	OM Woods House	Historic Structure	189 Beach Street	Private
8MO01985	Station Masters House	Historic Structure	198 Beach Street	Private
8MO01986	Geiger Packing House	Historic Structure	105 Coconut Row	Private
8MO01987	129 Coconut Row (1)	Historic Structure	129 Coconut Row	Private
8MO01988	110 Lowe Street	Historic Structure	110 Lowe Street	Private
8MO01989	114 Lowe Street	Historic Structure	114 Lowe Street	Private
8MO01990	180 Lowe Street	Historic Structure	180 Lowe Street	Private
8MO01991	181 Lowe Street	Historic Structure	181 Lowe Street	Private
8MO01992	Red Cross House	Historic Structure	184 Lowe Street	Private
8MO01993	Alice Lowe House (Red Cross House)	Historic Structure	224 Ocean Trail	Private
8MO01994	131 Ocean View Drive	Historic Structure	131 Ocean View Drive	Private
8MO01999	Willard Albury House	Historic Structure	91991 Overseas Hwy	Private
8MO02000	JV Albury House	Historic Structure	92001 Overseas Hwy	Private
8MO02001	118 Sunrise Drive	Historic Structure	118 Sunrise Drive	Private
8MO02002	120 Sunrise Drive	Historic Structure	120 Sunrise Drive	Private
8MO02003	Robert Porter Allen House	Historic Structure	129-133 Sunrise Drive	Private
8MO02004	Cliff Carpenter House	Historic Structure	Sunrise Drive	Private
8MO02005	Cliff Carpenter Shed	Historic Structure	Sunrise Drive and U.S. 1	Private
8MO02006	256 Tarpon Drive	Historic Structure	256 Tarpon Drive	Private
8MO02007	114 Tavernier Drive	Historic Structure	114 Tavernier Drive	Private
8MO02008	120 Tavernier Drive	Historic Structure	120 Tavernier Drive	Private
8MO02009	Charles Albury House	Historic Structure	132 Tavernier Drive	Private
8MO02010	Wilkinson House	Historic Structure	135 Tavernier Trail	Private
8MO02011	136 Tavernier Drive	Historic Structure	136 Tavernier Drive	Private
8MO02012	140 Tavernier Drive	Historic Structure	140 Tavernier Drive	Private
8MO02013	Rodney Albury House	Historic Structure	Overseas Highway	Private
<i>Historic Houses in Key Largo</i>				
8MO02078	No Name	Historic Structure	US 1, Mile Marker 97.6	Private
8MO02079	No Name	Historic Structure	US 1, Mile Marker 97.6	Private
8MO02083	No Name	Historic Structure	US 1, Mile Marker 98.3	Private
8MO02086	No Name	Historic Structure	Loquat Drive, Key Largo	Private
8MO02087	No Name	Historic Structure	Loquat Drive, Key Largo	Private

Source: Florida Master Site File, July 1991

7.1.6 Residential Construction Activity

Table 7.12 presents a summary of residential construction permit activity in unincorporated Monroe County from 1980 to 1990. The data indicate that, on average, 1,059 new housing units have been permitted each year. Single-family homes amounted to 7,017 units, or an average of 638 units per year. Multi-family units represented less than one-third of the housing permit activity, adding, on average, 286 units per year. Mobile home placements accounted for 1,476 new units. The number of mobile homes added each year has declined significantly since 1980 due in large part to enforcement of FEMA regulations and corresponding restriction of new mobile home parks.

Table 7.12
Residential Building Permit Activity
Unincorporated Monroe County

<u>Year</u>	<u>1980 - 1991</u>			
	<u>Single-Family</u>	<u>Multi-Family</u>	<u>Mobile Homes(a)</u>	<u>Total</u>
1980	595	591	333	1,519
1981	638	554	294	1,486
1982	321	261	198	780
1983	421	556	170	1,147
1984	368	159	197	724
1985	980	105	166	1,251
1986	1,277	373	41	1,691
1987	474	80	36	590
1988	552	235	11	798
1989	731	231	30	992
1990	660	7	na	667
1991	1,104	477	12	1,593

(a) 1986 - 1989 permits issued for new mobile homes only.

Source: Monroe County Building Department; U.S. Census, Construction Statistics; South Florida Regional Planning Council.

7.2 Housing Demand Analysis

This section analyzes the documented conditions and anticipates future conditions through a closer study of housing supply and demand. Special housing needs including affordable housing are also addressed. Demand analyses are based on residential building permit allocation limits established in accordance with the hurricane evacuation policy.

7.2.1 Demand

The number of resident households in unincorporated Monroe County is estimated at 22,564 according to the 1990 Census. Based on carrying capacity limitations associated with the County's hurricane evacuation policy the number of households is projected to increase to approximately 26,076 by the year 2002. The allocation of residential permits established by the BOCC for the period through 2002 corresponds directly to demand projections since unconstrained market demand would exceed the number of permits being allocated by policy. These projections reflect the permitting of a total of an estimated 2,087 units from 1990 through plan approval (October 15, 1992) and a total of 2,552 units over the ten year period from 1992 through 2002.

Derived estimates and projections of resident and seasonal households are presented in Table 7.13. In 1990, there were an estimated 8,507 seasonal households occupying housing units (defined as year-round housing units by the U.S. Census) in unincorporated Monroe County. This estimate of seasonal households excludes seasonal population occupying tourist facilities (hotels, motels, campgrounds), visiting friends or relatives and boat live-aboards. The number of seasonal households is expected to increase to approximately 9,600 by the year 2002. The County had an estimated total of 31,710 resident and seasonal households in 1990. Resident and seasonal household projections through 2002 are shown below in Table 7.13.

Table 7.13
Projected Resident and Seasonal Households
Unincorporated Monroe County
1990-2002

YEAR	TOTAL HOUSEHOLDS(a)		
	RESIDENT	SEASONAL	TOTAL
1990	22,564	8,507	31,071
1992	24,144	9,014	33,158
1997	25,110	9,324	34,434
2002	26,076	9,634	35,710

(a) Households occupying housing units.

Source: U.S. Census, 1990; BEBR Population Studies Volume 24, Number 2, Bulletin No. 96, July 1991; Price Waterhouse.

A. Projected Households by Size and Income Range

The average size of households in Monroe County (including incorporated areas) declined from 2.89 in 1970 to 2.34 in 1980 and to 2.24 in 1990 (see Section 2.2.1 of the Future Land Use Element). Average household size in unincorporated Monroe County in 1990 was 2.21. The number of persons per household is expected to continue to decline into the future but at a slower rate, based on a continuing trend toward smaller household size throughout the U.S. A significant factor influencing average household size in Monroe County is the immigration of childless couples and single persons. The trend toward smaller household size is expected to moderate as average household size approaches 2.0 persons.

Table 7.14 presents a breakdown of resident households by size for Census years 1980 and 1990, estimated 1992 and projections for selected years through 2002.

Table 7.14
Historic, Existing, and Projected
Resident Household by Household Size
Unincorporated Monroe County
1980-2002

<u>HOUSEHOLD SIZE</u>	<u>1980</u>	<u>1990</u>	<u>1992</u>	<u>1997</u>	<u>2002</u>
1 PERSON	4,242	5,993	6,422	6,730	7,014
	26.3%	26.6%	26.6%	26.8%	26.9%
2 PERSON	6,613	10,494	11,420	12,329	13,299
	41.0%	46.5%	47.3%	49.1%	51.0%
3 PERSON	2,468	3,030	3,163	3,114	3,051
	15.3%	13.4%	13.1%	12.4%	11.7%
4 PERSON	1,661	1,972	2,052	2,009	1,956
	10.3%	8.7%	8.5%	8.0%	7.5%
5 PERSON	742	713	724	603	495
	4.6%	3.2%	3.0%	2.4%	1.9%
6 OR MORE	419	362	363	325	261
	2.6%	1.6%	1.5%	1.3%	1.0%
TOTAL	16,145	22,564	24,144	25,110	26,076
	100%	100%	100%	100%	100%

Source: U.S. Censuses, 1980, 1990 and Price Waterhouse.

Household income classifications established by the U.S. Department of Housing and Urban Development (HUD) are used for the purpose of projecting the number of households by income range based on 1990 Census information. The median household income for Monroe County established by HUD is \$34,800. Classifications shown in Table 7.15 correspond to the following HUD criteria: very low income = 50% of median or less, low income = 50 - 80% of median, moderate income = 80 - 120% of median and middle to high = 120% of median or greater. Available 1990 U.S. Census information indicates that over 27 percent of Monroe County households are considered to be in the very low income classification. Assuming no significant change in Monroe County's economic framework as a retirement/tourist destination, the 1990 census based distribution of households by income classification was used to project the number of households by income in Table 7.15.

Table 7.15
Projected Households by HUD Income Classification
Unincorporated Monroe County 1990 - 2002

Income Group	1990	1992	1997	2002
Very Low	6,137	6,567	6,830	7,093
Low	4,603	4,925	5,122	5,320
Moderate	4,784	5,119	5,323	5,528
Middle to High	7,040	7,533	7,835	8,135
Total Resident Households	22,564	24,144	25,110	26,076

Source: U.S. Census, 1990.

B. Net Demand

The net demand for housing in unincorporated Monroe County during the ten year plan period from 1992 through 2002 will correspond to the number of permits for new residential construction established by County Policy, since the permit threshold is well below trend-based projections of growth assuming no carrying capacity constraints. Net demand is derived and presented by household category, housing type and tenure. The housing needs of special population groups including low income population, military personnel, service sector employees and live aboards are discussed further in later sections.

Table 7.16 shows the number of resident and seasonal housing units needed to accommodate projected population growth in unincorporated Monroe County to the year 2002. The distribution of resident and seasonal components is based on historical patterns and demographic trends discussed previously in this analysis and in the existing and projected population section (2.2).

By 2002, total housing need in Unincorporated Monroe County based on policy limitations on residential permitting, is projected at 37,336 units. It is assumed that the number of vacant units remains unchanged and thus declines as a percentage of total housing to between 4 and 5 percent. Projected net demand as shown in Table 7.16 represents an increase of 4,639 units or approximately 14.2 percent over 1990. This increase corresponds directly to the established permit limit for the period. Of these 4,639 units, it is estimated that 3,512 (75.7 percent) will accommodate resident household demand and 1,127 (24.3 percent) for seasonal housing.

Table 7.16
Housing Unit Demand
Unincorporated Monroe County
1990-2002

<u>YEAR</u>	<u>HOUSING TYPE</u>			
	<u>RESIDENT</u>	<u>SEASONAL</u>	<u>VACANT</u>	<u>TOTAL</u>
1990	22,564	8,507	1,626	32,697
1992	24,144	9,014	1,626	34,784
1997	25,110	9,324	1,626	36,060
2002	26,076	9,634	1,626	37,336

Source: U.S. Census 1990; Permit allocation policy Monroe County; Price Waterhouse.

Demand by Type

The total number of estimated housing units in 1990 (32,697 units) was disaggregated by type (single-family including multi-family, and mobile home units) based on the 1990 Census. As shown in Table 7.17, single-family, conventional units accounted for approximately 81 percent of unincorporated Monroe County's housing stock in 1990. Multi-family accounted for approximately 18.8 percent with mobile homes and other accounting for the remaining 33.2 percent.

Residential permit allocation policy established by the Monroe County BOCC for the plan period prescribes that 80 percent of permits for new residential construction will be for market rate dwelling units and that the remaining 20 percent will be for affordable housing. The permit allocation policy applies to new units and does not limit replacement of existing units.

The Monroe County Planning Department estimates that 2,087 residential permits will be issued during the period from April, 1990 through October 15, 1992 (plan adoption) and that approximately 61 percent of these 2,087 permits will be for single-family units including mobile homes, and 38.6 percent for multi-family units. Based on County policy, 2,552 units will be permitted from 1992 through 2002, of which 2,042 (80 percent) will be for market rate dwelling units and 510 (20 percent) will be for affordable housing units. These factors represent the basis for projections shown in Table 7.17.

Demand by Tenure

In 1990, owner occupied units and vacant units for-sale accounted for 68.9 percent of total owner and renter units, including vacant units for-sale and for-rent (Table 7.2). Renter occupied units and vacant units available for rent represented 31.1 percent of specified owner and renter units in 1990. This ratio is assumed to remain constant for the projection purposes. Owner housing is projected to increase by approximately 3,200 units from 1980 through 2002. Renter occupied units are, consequently, estimated to increase by 1,443 to 11,612 by 2002 as illustrated in Table 7.18.

Table 7.17
Housing Demand for Resident and Seasonal Units by Type
Unincorporated Monroe County
1990-2002

<u>YEAR</u>	<u>HOUSING TYPE (NUMBER OF UNITS)</u>		
	<u>SINGLE-FAMILY (a)</u>	<u>MULTI-FAMILY (b)</u>	<u>TOTAL</u>
1990	26,550	6,147	32,697
1992	27,831	6,953	34,784
1997	28,852	7,208	36,060
2002	29,873	7,463	37,336

(a) Including mobile homes.

(b) Two or more attached units.

Note: Totals may not add due to rounding.

Source: U.S. Census; Price Waterhouse.

Table 7.18
Resident and Seasonal Housing Needs by Tenure
Unincorporated Monroe County
1990-2002

<u>YEAR</u>	<u>TENURE</u>		<u>TOTAL</u>
	<u>OWNER</u>	<u>RENTER</u>	
1990	22,528	10,169	32,697
1992	23,966	10,818	34,784
1997	24,845	11,215	36,060
2002	25,724	11,612	37,336

Source: U.S. Census, 1990; Price Waterhouse.

Anticipated Housing Need by Cost/Rent

Projections of housing need by cost or rent have been developed based on the available 1990 U.S. Census information concerning the distribution of housing by income. Based on the cost/rent to income threshold of 30 percent for affordable housing discussed previously, maximum monthly cost/rent levels are determined for each income group. Table 7.19 shows projected housing units by cost/rent by HUD household income classification needed by resident households.

Table 7.19
Resident Housing Needs by Cost/Rent
Unincorporated Monroe County 1990 - 2002

Income Group	Maximum Monthly Cost	1990	1992	1997	2002
Very Low	\$435	6,137	6,567	6,830	7,093
Low	\$696	4,603	4,925	5,122	5,320
Moderate	\$1,044	4,784	5,119	5,323	5,528
Middle to High	>\$1,044	7,040	7,533	7,835	8,135
Total Resident Households		22,564	24,144	25,110	26,076

Source: U.S. Census, 1990.

Rehabilitation and Replacement of Substandard Units

Data concerning the age and structural condition of Monroe County's housing stock from the 1980 Census indicated that approximately two percent of the inventory of year-round housing units may have been considered substandard.

Increased rehabilitation and replacement of existing substandard housing by the private sector could result from the limitation on permits for new construction of residential units in Monroe County.

Analysis of the Anticipated Housing Need That Can Be Met By The Private Sector

The foregoing analyses of anticipated housing need by type, tenure, household income and cost or rent were based on current market conditions. Based on these analyses along with related housing profile information provided by the 1990 Census, it is not anticipated that the private sector will meet the needs of those segments of the market with household incomes below \$20,000 and for whom the housing cost/rent-to-income ratio exceeds 35 percent.

According to the 1990 Census of housing as illustrated in the preceding analyses, approximately 19 percent of the total number of households in Monroe County fall within the framework of housing need that would not be expected to be met by the private sector under current market conditions. Approximately 70 percent of the indicated need is for rental housing. Issues and opportunities associated with providing affordable housing to meet these needs are discussed further in the following sections.

7.2.2 Special Housing Needs

A. Affordable Housing

Formal response to the issue of affordable housing in Monroe County was initiated in the 1986-1987 period with the formation of a special committee named the Affordable Housing Study Group (AHSB).

The AHSB included representatives from the major departments of County and municipal governments, the military and the private sectors. In addition to the direct activities of the group and its members, this group was responsible for a major study of affordable housing in Monroe County conducted by Plantec Corporation. The Affordable Housing Study, completed in 1988 by Plantec was a survey-based research project designed to:

- (a) establish a data base from which the nature and extent of the housing affordability crisis could be measured;
- (b) determine the future needs for affordable housing for both owner and renter households;
- (c) develop computer-based models of factors which affect housing affordability for use by staff and policy makers; and,
- (d) recommend policy options to address the affordable housing issues.

The Affordable Housing study by Plantec analyzed housing affordability factors and developed projections for four subcounty areas through the year 2015. Selected findings and projections associated with housing affordability issues in Monroe County are summarized in the following paragraphs and Tables 7.20 and 7.21.

As can be seen from the information in Table 7.20, median housing values in Monroe County (including the incorporated areas) have risen, on average, 51 percent from 1980 to 1990 and are projected to increase over 65 percent from 1990 to 2010. The Upper Keys experienced the highest percentage increase in housing values during the 1980 to 1990 time period followed by the Key West Area, Middle Keys, and Lower Keys. This distribution of housing value increases is projected to continue.

Table 7.20
Median Housing Value Projections
Monroe County
1980 - 2010

<u>Location</u>	<u>Value (in dollars)(a)</u>						<u>Percent Change</u>	
	<u>1980</u>	<u>1990</u>	<u>1995</u>	<u>2000</u>	<u>2005</u>	<u>2010</u>	<u>1980-90</u>	<u>1990-2010</u>
County Average	92,271	139,419	162,315	185,085	207,648	230,457	51.1%	65.3%
Key West Area (b)	81,354	131,851	155,412	178,846	201,691	225,087	62.1%	70.7%
Lower Keys	97,428	129,619	145,830	162,022	178,846	194,604	33.0%	50.1%
Middle Keys	100,740	148,752	171,836	194,705	217,431	240,265	47.7%	61.5%
Upper Keys	89,562	147,455	176,181	204,767	233,244	261,870	64.6%	77.6%

(a) All values are expressed in 1987 dollars.

(b) Stock Island and Big Coppitt are included in the Key West Area, and are excluded from the Lower Keys data.

Source: Affordable Housing Study, Plantec Corporation, 1988.

Table 7.21
Average Contract Rents
Monroe County
1980 - 1987

<u>Location</u>	<u>1980(a)</u>	<u>1987</u>	<u>Percent Increase</u>
County Average	\$356	\$446	25.3%
Key West Area(b)	\$309	\$469	51.8%
Lower Keys	\$359	\$440	22.6%
Middle Keys	\$401	\$436	8.7%
Upper Keys	\$356	\$437	22.8%

(a) All 1980 contract rents are expressed in 1987 dollars.

(b) Includes Stock Island and Big Coppitt.

Source: Affordable Housing Study, Plantec Corporation, 1988.

Contract rents have also risen significantly in Monroe County, as shown in Table 7.16. From 1980 to 1987, rents rose, on average, 25.3 percent. Key West experienced the greatest percentage increase (51.8 percent) followed closely by the Upper and Lower Keys (22.8 percent 22.6 percent respectively) and the Middle Keys (9 percent).

Although the Affordable Housing Study by Plantec provided significant insights on the affordable housing issue in Monroe County, it may have overstated affordable housing deficiencies by not adequately adjusting the income profile of the population to account for the large segment of retirement and seasonal households whose income characteristics do not conform to employment based income statistics used in their analysis.

In December, 1988, the Department of Community Affairs (DCA) established an Affordable Housing Task Force for the Florida Keys in conjunction with the provision of technical assistance to Monroe County and the City of Key West. The objectives of the Task Force were to:

- (a) provide a positive forum for obtaining public input from officials, organizations and citizens of the Keys concerning affordable housing issues; and
- (b) foster a cooperative partnership approach to the growth management decision-making process as it relates to housing.

The Task Force consisted of multi-agency representation from local and state government as well as leaders from the private sector supported by a Technical Work Group consisting of professional staff administratively attached to the Task Force. The Task Force completed its work and issued a report in January, 1990, providing conclusions and recommendations in the areas of regulatory reform, new and existing programs, financing and funding. General recommendations by the Task Force in each area are summarized in the following paragraphs.

Regulatory Reform

A Task Force Subcommittee focused on regulatory reform issues and generated the following general recommendations relevant to comprehensive planning and land development regulations.

1. Endorse the County's proposed employee housing ordinance and support of the need to explore other avenues of obligating employers to provide affordable housing.
2. Better define what constitutes affordable housing specifically with respect to regions of the County.
3. Explore and support the concept of establishing a new zoning designation for affordable housing. This could be handled as an overlay zone combined with other zoning tools or by site specific designations and/or special exceptions for specific sites.
4. Consider a new definition of a housing unit to address different housing needs of the community and to explore different types of housing such as residential hotels, dormitory units, and conventional units.

5. Establish goals regarding the percentage (and number) and type of affordable housing needed in the various areas of the County.
6. Streamline and fast track projects for affordable housing by means such as the provision of conceptual approvals by the Planning Commission.

New and Existing Programs

A Subcommittee studied affordable housing projects in the Keys in light of numerous model program elements. An overriding conclusion was that cooperative efforts between state, federal, local government and private sector interests were imperative to achieve successful implementation of affordable housing programs in Monroe County. Key findings and conclusions of this Subcommittee pertinent to unincorporated Monroe County are summarized below.

- More land must be made available for development of affordable housing by permitting property with substandard lot configurations to be returned to the pool of available land. In order for the Land Authority to more effectively meet its responsibilities, the Department of Community Affairs, local authorities and the state legislature should consider taking all appropriate and necessary steps to empower the Monroe County Land Authority with condemnation power. This would place some lands rendered unusable by the Monroe County Land Use Plan back into the pool of land which could be utilized for affordable housing, particularly where lots currently owned by the Land Authority could be "packaged" to create developable property.
- Incentives to builders and developers must be expanded through impact fee deferral/modification.
- Local officials must work closely with the U.S. Military to reduce military housing demand throughout the Keys and lessen the drain on local rental units.
- A local rent supplement voucher system must be established to assist renters who are not eligible under current federal programs.
- Donations of publicly owned land must be obtained for low and moderate cost housing development in conjunction with local, state, federal and private sector resources.
- Local lending institutions must be encouraged to provide housing loans at below market interest rates. Local lending institutions should be requested to provide housing officials with investment reports.
- Private lenders should be requested to establish a below-market rate cooperative loan pool to assist persons in the purchase of homes which could be underwritten by one or following; County government, State Government and/or Land Authority.
- A dedicated source of revenue should be established for use in affordable housing efforts. A local housing trust fund should be instituted.

- Current regulations which restrict the contribution of land under the control of the Land Authority for affordable housing efforts should be modified.
- Local ordinances should be adopted which ease land development requirements and construction regulations to reduce the cost of affordable housing development.
- Help from public and private engineering and architectural associations should be obtained to assist in providing information on safe, innovative cost-cutting construction techniques for local contractors, builders and developers. This group should also make recommendations for incorporation of these techniques into local building and zoning codes.
- The following incentives should be provided for affordable housing projects and programs:
 - Real estate tax abatement for key participants in affordable housing programs (within existing legal constraints)
 - Deferral of impact fees
 - Deferral of building permit fees
 - Deferral of Aqueduct Authority fees
 - Relaxation of traffic study requirements
 - Density relaxation
 - One stop permitting
 - Relaxation of height requirements
 - Investigate the legal ramifications of deferential tax assessments (within existing legal constraints)
 - Initiate tax incentives for conversion of commercial to residential
 - Institute tax exemptions for low cost housing projects operated by nonprofit housing Community Based Organizations (CBO's)
 - Under housing moratoria and/or permit ceilings, special status should be given for affordable housing projects and programs.

Finance and Funding

A Finance and Funding Subcommittee focused on the issue of financial resources and funding mechanisms for affordable housing. Primary conclusions were that financial resources available for identified housing needs in Monroe County were limited. They also stated in their conclusions that funds should be congruent to the source of funds in terms of housing programs.

Options identified by the Finance and Funding Subcommittee regarding funding to facilitate affordable housing included the following:

- Use of Discretionary Surtax on Documents in Monroe County
- Interest Write Down by local banks
- Tax Incremental Financing
- Revaluation of local spending and targeting
- Participation in other State programs

B. Military Housing

Due to the large number of military personnel serving in Key West (2,440 as of 1987) special consideration should be given to the housing needs of the military-related population. Currently, there are 1,391 on-base housing units with an average of 3.5 persons per unit. Historically, the large number of personnel on the waiting list for on-base housing has been a direct indicator of utilization rates. Plans to develop another housing area in Key West have been subject to various delays and there is no firm schedule for completion.

In addition to the 1,391 on-base housing units, an estimated 2,078 permanent and transient military personnel are housed in barracks. To the extent that military personnel occupy civilian housing, additional demand pressure is placed on the availability of affordable housing in Monroe County.

C. Service-Sector Housing

As discussed in the Economic Conditions and Trends section (2.1.7), retail trade and services account for over 50 percent of Monroe County's total employment. This amounted to 24,000 workers. Workers employed in retail trade and services characteristically earn low wages and therefore represent significant demand for low and moderate cost housing.

Due to the seasonal nature of much service/retail sector work, some alternative forms of housing may be appropriate to bridge the gap between current supply and demand. One potential type of affordable housing for service-related workers, especially those associated with tourism, is dorm style housing units which could be either efficiency-type units or two-to-three-bedroom units used in a shared living arrangement (Plantec, 1987).

With public sector incentives provided, these units could be built as joint ventures between tourist sector employers and local developers or as a condition of approval for larger scale commercial developments. Priority in rentals could be given to employees of participating employers. The ability of employers to provide affordable housing as a part of their compensation package should greatly aid in the ability to attract and keep workers. The housing needs of service sector employees are also within the general framework of affordable housing.

D. Live-Aboards

The growing popularity of the Florida Keys as a tourist destination includes an increasing population of boat users living on their vessels at anchorage and marinas in the Keys. These "live-aboards" have remained largely uncounted because they have not been classified as seasonals nor as migrants by the U.S. Census Bureau. Knowledge about their characteristics and resulting needs is very limited and thus, the live-aboard impact is difficult to assess. However, an initial study of live-aboards was completed in 1990 (Antonini et al., 1990).

Live-aboards are defined as owners or renters of vessels with living accommodations, with or without self-propelled method of navigation, who use their vessel as a private, principal or secondary residence for extended periods. Live-aboards are not recreational boaters who may live on-board infrequently. They are different from other kinds of migrants and tourists to Florida since they provide their own housing, but require shoreside service infrastructure especially designed to fit their needs. They are

comparable to recreational vehicle users, although boat live-aboards have a more noticeable impact on the community and environment because they compete for use of the shoreline with land based tourists and residents.

Living afloat may be a viable housing alternative in land scarce areas such as the Florida Keys. However, live-aboard vessels which meet "adequate" housing standards may be an expensive form of housing for the amount of living space.

The Boat Live-Aboards Study completed in 1990 by Antonini estimates that there are 1,388 live-aboard vessels in the Keys based on a 1988 survey. Although it is recognized that many live-aboards do remain in Monroe County year-round, an estimate of year-round to seasonal live-aboards is not available. Therefore, these live-aboards have been classified as seasonal housing in this plan. More information on live-aboards and regulation of their location, condition and associated activities is needed before these vessels can be said to constitute a viable housing-type category which could contribute to future housing supplies in Monroe County.

7.2.3 Land Requirements

The land requirements for housing presented in the foregoing sections of this plan element are evaluated in detail in Chapter 2.0, Table 2.33, Future Land Use Element.

7.2.4 The Private Sector and Housing Needs

The private sector is expected to provide most of these units, although significant incentives will have to be provided by the public sector in order to meet the demand for moderate, low, and very-low income units.

The Affordable Housing Task Force, discussed previously, evaluated a home ownership case study to determine how various program elements affect affordability. The following project elements necessary to sustain the project's economic feasibility were identified in the Marathon Area:

- 1) low land costs (\$3,500 for 60' x 125' lot);
- 2) no interest construction loan (until the first units were sold);
- 3) agreement for deed for land (to reduce developers up-front costs), with no interest payments until units were sold;
- 4) road improvements contributed by County;
- 5) modular constructed units; and
- 6) homes were pre-sold (buyers qualified for their own construction financing).

The subcommittee calculated that even though these incentives were available to the developer, the construction cost of the units required a selling price of \$85.00 per square foot, or \$122,400 for a standard 1,440 square foot home. This high cost illustrates the inability of the private sector to meet

projected housing demands, particularly an adequate supply of affordable housing, given the current market conditions within the County.

It was concluded that the threshold economics of affordable housing development in the Keys cannot be met unless the minimal incentives such as those above are seriously and collectively implemented. Innovative programs without effective financial incentives will not produce affordable units in an adequate supply to meet projected housing demand.

New Construction of Detached Single-Family Homes

Based on detached single-family housing costs and availability, as well as HUD guidelines of no more than 30 percent of family income spent on housing, upper-middle and high income households are the only income classifications who can easily afford home ownership in Monroe County. The Florida Keys Affordable Housing Task Force Report noted that a moderate family income classification of \$37,000 annually yielded an affordability threshold of \$605 per month, which meant a target unit principal cost of \$68,940. A detached, single-family housing unit at this price could only be reached through the "introduction of significant development incentives."

New Construction of For-Sale Multi-Family (Condominiums)

Current conditions and projected demands in Monroe County make it appropriate to explore innovative means such as planned unit developments and cluster construction configurations to maximize utilization of scarce land resources in Monroe County. This may result in lower housing costs, while accommodating projected growth. Because of the severe affordability constraints to new single-family detached housing, the flexibility of multi-unit attached design, and the low amount of units expected to be provided by the private sector unless given incentives, the Task Force selected multi-family as a market segment deserving a significant allocation of affordable housing resources.

Rehabilitation of Detached Single Family Homes or Multi-Units

The most affordable housing is housing that already exists. Housing rehabilitation, code enforcement, and neighborhood preservation will become increasingly important as the effects of the economic and demographic realities of the 1990s are felt in the County's housing market. High demand for rental housing and for inexpensive small single-family homes are the result of high housing costs. This high demand points to the need to maintain and rehabilitate existing housing stock. Home improvement subsidy programs, as currently offered by the Monroe County Housing Authority are designed to promote the preservation of housing for low and moderate income households.

New Construction and Rehabilitation of Multi-family Rentals

The Florida Keys Housing Task Force found that in 1987, it cost from \$450 to \$600 per month to rent a one-bedroom apartment in the Keys. A two-bedroom apartment rented for \$550 to \$880 per month, while a three-bedroom apartment rented from \$700 to \$1,000 per month. The demand for these apartments is from younger to middle-aged working families with children, employed by the military or service industries, creating a high demand for affordable housing where rents have escalated at a much more rapid pace than workers' salaries. Again, the Task Force recommended significant developer incentives in order to enable an affordable unit construction cost.

The increase in affordable rental housing demand exceeds the supply of housing units being produced each year. Preserving the affordable rental housing stock is therefore also essential. Preservation efforts can best be accomplished through intensified code enforcement efforts and extended

rehabilitation subsidy programs, preferably through the Monroe County Housing Authority. Multi-unit rental housing is in the greatest demand but the private sector's ability to accommodate this demand is severely restricted. Various means of meeting this demand are addressed in the following section.

7.3 Provision of Housing

7.3.1 Private Sector Housing Delivery Process

The effectiveness of the private sector housing delivery process is, in part, very dependent upon the environment created by the public sector. The public sector, through its planning activities, policies and regulations can help to encourage the private sector to take part in the housing delivery process by ensuring that adequate and affordable land, services and financing is available to the private sector. Additionally, the public sector can create an environment conducive to housing development through development regulations and the public administrative process.

The following discussion of the private sector housing delivery process with regard to land, construction costs, services, financing, regulations and administrative rules of government agencies serves to identify problems and opportunities affecting the capacity of the private sector housing delivery system. It seeks to improve the current housing delivery system by increasing its efficiency in meeting the goals set forth in this element.

A. Land

Land prices in Monroe County represent a higher proportion of total development costs than in any other part of Florida. Further, land prices continue to escalate as increasing population puts greater demand on this scarce resource. Increasing land prices are ultimately passed on to the homebuyer or renter and are thus important concerns in the provision of adequate and affordable housing. As shown in Table 7.22, land prices increased approximately 42.1 percent between 1980 and 1990 in Monroe County and are projected by Plantec Corporation to increase 53.5 percent from 1990 to 2010. According to the Plantec study, the Upper Keys area has the highest land prices, followed by the Middle Keys and Lower Keys. Land costs in all of these areas have shown substantial increases during the 1980 to 1990 period: Upper Keys, 35.3 percent; Middle Keys, 54.0 percent; and Lower Keys, 35.4 percent.

Because land costs play such a significant role in housing costs, the public sector can encourage the private sector to provide affordable housing by ensuring an adequate supply of land at an affordable cost. This can be accomplished by zoning land previously zoned for non-residential uses, for residential uses whenever the non-residential uses become obsolete. Also, the public sector can provide for a variety of densities which can increase the flexibility of the private sector to provide affordable housing in more situations.

B. New Construction Cost Trends

Construction costs have risen steadily throughout Monroe County since the mid 1970s. For example, in 1976, the cost for new construction on a standard 1,400-square foot, concrete block home was \$34.16 per square foot according to the Plantec study. By 1987, the cost had risen to \$60.26 per square

foot. This yields an increase of \$26.10 per square foot and an overall increase of 76 percent over the eleven-year period. Two factors contributing to these rising costs are the initiation of more restrictive building codes found within coastal high-hazard areas and the higher costs associated with the need to ship materials to a semi-isolated community. Historic construction costs in Monroe County are shown in Table 7.23.

C. Services

The public sector is in the position to maintain and/or expand services to new development and/or to encourage infill or rehabilitation development by improving and maintaining existing infrastructure. However, the public sector must be able to collect sufficient funds to provide adequate services without having a negative effect on affordable housing. The encouragement of infill development within existing residential areas and the rehabilitation of existing housing stock are essential to facilitate the delivery of affordable private sector housing. The maintenance of new and existing public facilities, such as roads, schools, sewer, and solid waste services, and the maximization of existing capacities of these facilities, can serve to minimize long-term costs in the delivery of public services. Policies which address this need are included within each element of this comprehensive plan.

7.3.2 Needs and Strategies

A. Needs

The preceding sections of this element serve to identify and quantify the housing needs that currently exist in Monroe County and are projected to exist through the year 2002. Based upon this data inventory and analysis, it is essential to address the ways in which these identified needs can be met through appropriate growth management strategies. This section addresses means for accomplishing the following plan objectives specified under 9J-5.010:

- 1) the provision of housing with supporting infrastructure for the anticipated population with particular emphasis on low and moderate income households;
- 2) the elimination of substandard housing conditions and provision for the structural and aesthetic improvement of housing;
- 3) the provision of adequate sites in residential areas or areas of residential character for group homes and foster care facilities licensed or funded by the Florida Department of Health and Rehabilitative services; and
- 4) the identification of conservation, rehabilitation or demolition activities, and historically significant housing or neighborhoods.

Table 7.22
Land Costs Per Square Foot
Monroe County
1980 - 2010

	<u>1980</u>	<u>1990</u>	<u>1995</u>	<u>2000</u>	<u>2005</u>	<u>2010</u>
County Average	\$3.18	\$4.52	\$5.12	\$5.72	\$6.31	\$6.94
Lower Keys(a)	\$1.58	\$2.14	\$2.43	\$2.74	\$3.05	\$3.39
Middle Keys	\$3.50	\$5.39	\$6.19	\$6.98	\$7.76	\$8.58
Upper Keys	\$4.45	\$6.02	\$6.73	\$7.43	\$8.11	\$8.85

(a) Does not include Stock Island and Big Coppitt.

Note: Values expressed in 1987 dollars.

Source: Affordable Housing Study, Plantec Corporation, 1988.

Table 7.23
Historic Construction Costs
Monroe County
1976 - 1987

Year	Average Cost per Sq. Ft.	Cost per Home
1976	\$34.16	\$47,824
1977	36.79	51,506
1978	39.49	55,286
1979	43.70	61,180
1980	47.08	65,912
1981	50.55	70,770
1982	51.20	71,680
1983	54.09	75,726
1984	56.64	79,296
1985	58.45	81,830
1986	59.90	83,860
1987	60.26	84,364

Note: Costs are based on a 1,400 square-foot home. The home is built of concrete block and has no garage. It includes central heat and air. Values expressed in current dollars.

Source: Affordable Housing Study, Plantec Corporation, 1988.

B. Strategies

To meet the diverse housing needs of Monroe County's projected population through the year 2002, the following guidelines should be considered:

- 1) Appropriate acreage for all types of residential uses, shall be designated on the Future Land Use Map to accommodate, at a minimum, the projected population.
- 2) A range of residential land use categories shall be utilized.
- 3) A variety of residential densities shall be provided to encourage the private sector to construct a variety of housing unit types. (See TDR (Transfer of Development Rights) discussion in Section 2.0, page 2-73 of Future Land Use Element.)
- 4) Group care facilities shall be given permit consideration in all future land use categories, whenever appropriate, that permit residential development.
- 5) A Capital Improvements element which is economically feasible shall be developed to support the land use pattern shown on the Future Land Use Map.
- 6) Redevelopment of areas already served by public infrastructure shall be encouraged.
- 7) Government incentives such as fee waivers, low interest loans, payment of impact fees, local tax incentives, land acquisition and assembly, and technical assistance shall be considered to assist in meeting the current and future demands for affordable housing.
- 8) Incentives to encourage the rehabilitation and preservation of historically significant structures shall be considered.
- 9) Infrastructure shall be developed to ensure that public facilities and services needed to support development are available concurrent with the impacts of such development.
- 10) Public-private partnerships shall be encouraged to improve coordination among participants involved in housing production.

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